

## GOOD BANK STATEMENT.

## CASH HOLDINGS INCREASE.

## LOANS AND DEPOSITS REDUCED AND THE SURPLUS RESERVE INCREASED.

The bank statement yesterday was surprisingly favorable. Instead of a loss in cash a gain of \$1,524,000 was shown. The gain in cash, together with a decrease of \$7,881,300 in deposits, effected an increase of \$3,494,225 in the surplus reserve. The surplus reserve was thus brought up to \$6,965,575. A year ago it was \$1,870,500, and two years ago it was \$8,836,150.

A contraction of \$8,878,000 in loans reflected a curtailment of operations in the stock market. The matter of most importance revealed by the bank statement was, perhaps, that the interior movement of money, instead of having been against New-York, as supposed, was, as a fact, in favor of New-York. The result of the recent stiff rates for money at this centre, accordingly, has not only to stop the outflow of money, but to bring money hither from other points. It seems to be assured that there will be no disturbance in money-to-morrow, incidental to arrangements for the April 1 interest and other disbursements. It may be that "the corner has been turned" in the money market, and easier conditions will prevail hereafter. Rates may not relax to any extent, but restoration of accommodation may be required.

The Stock Exchange having been closed yesterday, the effect of the bank statement on the stock market will not be disclosed until to-morrow. The effect ought to be favorable, but there are other things that enter into speculative considerations, such as the outflow for the crops and the probabilities as to labor troubles.

Comparatively high rates for money are maintained, it will not be an adverse indication. Business is very active throughout the country, and provides full employment for the money in circulation. It is necessary, therefore, to keep up rates in New-York in order to retain money here. It would quickly go elsewhere were rates let down materially. It is a healthy situation when money commands good rates, because it is used for it in carrying on industrial and mercantile operations. It is an unhealthy situation, on the other hand, when money rules high because of a lack of confidence. There is, however, no lack of confidence now. There is no hoarding of money, but, instead, it is freely being invested in undertakings, for there is nothing in sight to interrupt the extraordinary prosperity of the United States. The New-York money market has certainly been handled with kill by the banks.

The usual weekly table of price changes for the active stocks follows:

Increased \$333,700, and surplus reserve decreased \$3,662,575.

The following table shows the bank holdings on the respective dates:

	Mar. 29	Mar. 30	Mar. 31
Bank	\$30,361,900	\$30,361,900	\$30,361,900
Specie	\$904,674,500	\$898,880,500	\$892,900,500
Bank notes	175,820,000	175,820,000	175,820,000
Legal tenders	70,621,200	70,621,200	70,621,200
Deposits	965,355,300	964,280,200	965,355,300
Circulation	31,429,100	31,355,000	30,730,500
Total reserve	\$248,365,900	\$258,941,300	\$261,054,150
Reserve required against deposit	241,335,250	251,070,000	261,054,150
Reserve	\$8,965,575	\$7,870,500	\$9,886,150
Percentage of reserve	25.7	25.7	28.2

The following shows the relation between the total reserve and the total deposits on the respective dates:

	Mar. 29	Mar. 30	Mar. 31
Specie	\$117,882,700	\$108,580,800	\$109,235,800
Legal tenders	70,621,200	70,621,200	70,621,200
Total reserve	\$248,365,900	\$258,941,300	\$261,054,150
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